

Model Plan  
11/22/2013

Trustee: ☐ Marshall ☐ Meyer  
☐ Stearns ☐ Vaughn

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**In re:** ) **Case No. 15-36825**  
 )  
**Sheldon A Williams** )  
 )  
**Debtors.** ) **Original Chapter 13 Plan, dated November 6, 2015**

☒ **A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.**

**Section A.** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household  
**Budget** is 2; (b) their ages are 56, 53; (c) total household monthly income is \$ 10,821.56; and (d) total  
**items** monthly household expenses are \$ 4,389.42, leaving \$ 6,432.14 available monthly for plan payments.

2. The debtor's Schedule J includes \$ 182.00 for charitable contributions; the debtor represents that the debtor made substantially similar contributions for \_\_\_\_ months prior to filing this case.

**Section B.** 1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this  
**General** plan; all other unexpired leases and executory contracts are rejected. Both assumption and  
**items** rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

**Section C.**  
**Direct**  
**payment of**  
**claims by**  
**debtor**

- ☒ The debtor will make no direct payments to creditors holding prepetition claims. /or/  
☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J--  
increased or decreased as necessary to reflect changes in variable interest rates, escrow  
requirements, collection costs, or similar matters--directly to the following creditors holding  
claims secured by a mortgage on the debtor's real property:

Creditor: -NONE-, monthly payment, \$ \_\_\_\_\_

**Section D.**  
**Payments**  
**by debtor**  
**to the**  
**trustee;**  
**plan term**  
**and**  
**completion**

1. *Initial plan term.* The debtor will pay to the trustee \$ 6,400.00 monthly for 60 months [and  
\$ \_\_\_\_\_ monthly for an additional \_\_\_\_\_ months], for total payments, during the initial plan term, of  
\$ 384,000.00 . [Enter this amount on Line 1 of Section H.]
2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial  
plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and  
9 of Section E, then the debtor shall make additional monthly payments, during the maximum  
plan term allowed by law, sufficient to permit the specified payments.
3. *Plan completion.* ☐ The plan will conclude before the end of the initial term, as adjusted by  
Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by  
the plan /or/  
☒ The plan will conclude before the end of the initial term at any time that the debtor pays to the  
trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.**  
**Disburse-**  
**ments by**  
**the trustee**

The trustee shall disburse payments received from the debtor under this plan as follows:

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and  
during the initial plan term, totaling \$ 19,200.00 . [Enter this amount on Line 2a of Section H.]
2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth  
below, beginning with the first payment due after the filing of the case. Each of these payments  
shall be increased or decreased by the trustee as necessary to reflect changes in variable interest  
rates, escrow requirements, or similar matters; the trustee shall make the change in payments as  
soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no  
later than 14 days after such receipt. The trustee shall notify the debtor of any such change at  
least 7 days before putting the change into effect. Any current mortgage payment made by the  
debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee  
under this plan.

(a) To creditor Urban Partnership Bank , monthly payments of \$ 2,076.00 . These payments, over  
the term of the plan, are estimated to total \$ 124,560.00 .

The total of all current mortgage payments to be made by the trustee under the plan is estimated  
to be \$ 124,560.00 . [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage  
claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan  
term, with interest at an annual percentage rates and in the fixed monthly amounts specified  
below regardless of contrary proofs of claim (subject to reduction with the consent of the  
creditor): **(Except as stated in Section G. below.)**

(a) Creditor: Cook County Treasurer

Collateral: 8701 S. Colfax Avenue, Chicago, Illinois 60617  
Multi-Unit Building  
Purchased in 2004  
Value Per Debtor  
PIN#: 26-06-104-001-0000

Amount of secured claim: \$ 50,000.00 APR 0 % Fixed monthly payment: \$ 833.33 ;

Total estimated payments, including interest, on the claim: \$ 49,999.80 . ☐ Check if non-PMSI

(b) Creditor: Fair Deal of Illinois, Inc.

Collateral: 14535 S. Manistee Avenue, 1A, Burnham, Illinois 60633  
Condominium  
Purchased in 2006 (Purchase Price \$59,000)  
Value Per Zillow.com  
PIN#: 30-06-309-035-1025

Amount of secured claim: \$ 25,000.00 APR 0 % Fixed monthly payment: \$ 416.67 ;

Total estimated payments, including interest, on the claim: \$ 25,000.00 . ☐ Check if non-PMSI

(c) Creditor: Southpointe Condo Association

Collateral: 14535 S. Manistee Avenue, 1A, Burnham, Illinois 60633  
Condominium  
Purchased in 2006 (Purchase Price \$59,000)  
Value Per Zillow.com  
PIN#: 30-06-309-035-1025

Amount of secured claim: \$ 7,800.00 APR 0 % Fixed monthly payment: \$ 0.00 ;

Total estimated payments, including interest, on the claim: \$ 7,800.00 . ☐ Check if non-PMSI

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 82,799.80 . [Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.  
**-NONE-**

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 2,420.00 . [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrears.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.

(a) To creditor Southpointe Condo Association , arrears of \$ 4,637.00 , payable monthly from available funds, pro rata with other mortgage arrears,

☒ without interest /or/ ☐ with interest at an annual percentage rate of \_\_\_\_\_ %.

These arrearage payments, over the term of the plan, are estimated to total \$ 4,637.00 .

(b) To creditor Urban Partnership Bank , arrears of \$ 108,266.00 , payable monthly from available funds, pro rata with other mortgage arrears,

☒ without interest /or/ ☐ with interest at an annual percentage rate of \_\_\_\_\_ %.

These arrearage payments, over the term of the plan, are estimated to total \$ 108,266.00 .

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 12,000.00. [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A. [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A.

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☐ in full, /or/ ☒ to the extent possible from the payments set out in Section D, but not less than 10 % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ☐ Interest shall not be paid on unsecured claims /or/ ☒ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of 0 % [Complete Line 4d of Section H to reflect interest payable.]

**Section F.**  
***Priority***

The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G.**  
***Special terms***

Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H.**  
**Summary**  
**of pay-**  
**ments to**  
**and from**  
**the**  
**trustee**

(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D)		\$	<u>384,000.00</u>
(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):			
(a) Trustee's fees	\$	<u>19,200.00</u>	
(b) Current mortgage payments	\$	<u>124,560.00</u>	
(c) Payments of other allowed secured claims	\$	<u>82,799.80</u>	
(d) Priority payments to debtor's attorney	\$	<u>2,420.00</u>	
(e) Payments of mortgage arrearages	\$	<u>112,903.00</u>	
(f) Payments of non-attorney priority claims	\$	<u>12,000.00</u>	
(g) Payments of specially classified unsecured claims	\$	<u>0.00</u>	
(h) Total [add Lines 2a through 2g]		\$	<u>353,882.80</u>
(3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1]		\$	<u>30,117.20</u>
(4) Estimated payments required after initial plan term:			
(a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)	\$	<u>259,924.33</u>	
(b) Minimum GUC payment percentage		<u>10</u>	%
(c) Estimated minimum GUC payment [multiply line 4a by line 4b]	\$	<u>25,992.43</u>	
(d) Estimated interest payments on unsecured claims	\$	<u>0.00</u>	
(e) Total of GUC and interest payments [add Lines 4c and 4d]	\$	<u>25,992.43</u>	
(f) Payments available during initial term [enter Line 3]	\$	<u>30,117.20</u>	
(g) Additional payments required [subtract Line 4f from Line 4e]		\$	<u>-4,124.77</u>
(5) Additional payments available:			
(a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee	\$	<u>N/A</u>	
(b) Months in maximum plan term after initial term		<u>N/A</u>	
(c) Payments available [multiply line 5a by line 5b]		\$	<u>N/A</u>

**Section I.**  
**Payroll**  
**Control**

☐ A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s) [Sign only if not represented by an attorney]**

\_\_\_\_\_ **Date** \_\_\_\_\_

**Debtor's Attorney** /s/ Paul Bach **Date** November 6, 2015

***Attorney Information***  
***(name, address,***  
***telephone, etc.)***

Paul Bach  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181  
Fax: 630-575-8188

***Special Terms [as provided in Paragraph G]***

1. Unsecured claims filed after the claim bar date shall not be paid by the Chapter 13 Trustee.
2. Debtor payments to Southpointe Condo Association for association dues in E3 of this Plan are for current payments and in E6 for arrears related to the real property located at 14535 S. Manistee Avenue, 1A, Burnham, Illinois.
3. Debtor is surrendering the real property located at 8504 S. Marquette Avenue, Chicago, Illinois to Ocwen Loan Servicing and Litton Loan Servicing, in full satisfaction of their claims.
4. Debtor is surrendering the real property located at 8324-26 Colfax Avenue, Chicago, Illinois to Saxon Mortgage Service and Ocwen Loan Servicing in full satisfaction of their claims.
5. Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured by liens on real property to apply the payments received from the trustee on the prepetition arrearages, if any, only to such arrearages; to deem the prepetition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid by the trustee or by the debtor(s) to the month in which they were made under the plan or directly by the debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the trustee, the debtor(s) and the attorney for the debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the trustee, the debtor(s) and attorney for the debtor(s) of any change in the taxes and insurance that would either increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 U.S.C. Section 524(i).

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Sheldon A Williams  
 Debtor

Case No. 15-36825-JBS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dross  
 Form ID: pdf001

Page 1 of 3  
 Total Noticed: 111

Date Rcvd: Nov 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2015.

db  
 23868054 +Sheldon A Williams, 8922 S Blackstone Avenue, Chicago, IL 60619-7110  
 23868055 +ARS Capital Investments, LLC, 20436 Attica Road, Olympia Fields, IL 60461  
 23868056 +ARS National Services Inc, PO Box 469046, Escondido, CA 92046-9046  
 23868056 +ARS National Services, Inc., 201 West Grand Avenue, Escondido, CA 92025-2603  
 23868045 +Advocate Health, 450 W. Highway 22, Barrington, IL 60010-1919  
 23868047 +Advocate Home Health Services, 2311 W 22nd Street, Suite 300, Oak Brook, IL 60523-4116  
 23868049 +Alliance Data Systems, 17655 Waterview Parkway, Dallas, TX 75252-8012  
 23868050 +Allstate, 1649 Montgomery, IL#10, Aurora, IL 60504-4363  
 23868051 +Allstate Indemnity Company, PO Box 3589, Akron, OH 44309-3589  
 23868052 +Allstate Insurance, 2775 Sanders Road, Northbrook, IL 60062-6127  
 23868053 +American Family Insurance, 6000 American Parkway, Madison, WI 53783-0002  
 23868057 +Associated Recovery Systems, P.O. Box 463023, Escondido, CA 92046-3023  
 23868058 +Blatt Hasenmiller F L, 125 S. Wacker Drive #400, Chicago, IL 60606-4440  
 23868059 +Blatt, Hasenmiller, Leibsker and Moore,, 10 South LaSalle Street, Suite 2200,  
 Chicago, IL 60603-1069  
 23868062 Catherine's Plus Size, 8107 S. Cicero, Chicago, IL 60652  
 23868065 +Chase, ATTN: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850-5298  
 23868066 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009  
 23868067 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 23868068 +Chicago Family Health Center, 120 W. 111th Street, Chicago, IL 60628-4215  
 23868069 +Chicago Revenue Department, 121 N. LaSalle Street, Chicago, IL 60602-1232  
 23868070 +Chuhak & Tecson, P.C., 30 S. Wacker Drive, Suite 2600, Chicago, IL 60606-7512  
 23868072 +CitiBank, N.A., PO Box 790110, Saint Louis, MO 63179-0110  
 23868071 +Citibank N.A, Po Box 769006, San Antonio, TX 78245-9006  
 23868073 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,  
 Saint Louis, MO 63179-0034  
 23868081 +City of Chicago, Department of Streets and Sanitation, 121 N. LaSalle Street, Room 700,  
 Chicago, IL 60602-1246  
 23868079 +City of Chicago, Department of Finance-Water Billing, PO Box 6330, Chicago, IL 60680-6330  
 23868077 +City of Chicago, Department of Revenue - Water Division, PO Box 6330,  
 Chicago, IL 60680-6330  
 23868082 +City of Chicago, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292  
 23868078 +City of Chicago, 3510 S. Michigan, Chicago, IL 60653-1020  
 23868075 +City of Chicago, Department of Buildings, 121 N. LaSalle Street, Room 900,  
 Chicago, IL 60602-1289  
 23868074 +City of Chicago, c/o Corporate Counsel, 121 N. LaSalle St, Room 107,  
 Chicago, IL 60602-1232  
 23868085 +City of Chicago Department of Finance, 333 South State Street, Chicago, IL 60604-3972  
 23868086 +City of Chicago Department of Water, 3901 South Ashland Avenue, Chicago, IL 60609-2327  
 23868087 +Codilis & Associates, P.C., 15W030 N. Frontage Road, Suite 100, Burr Ridge, IL 60527-6921  
 23868088 +Cook County Clerk, 118 N. Clark Street, Room 434, Chicago, IL 60602-1413  
 23868089 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030  
 23868090 +Cook County Department of Revenue, 118 N. Clark Street, #1160, Chicago, IL 60602-1315  
 23868091 +Corporate Counsel, 30 N. LaSalle 800, Chicago, IL 60602-3542  
 23868092 +Deutsche Bank National Trust Co, c/o Ocwen Loan Servicing LLC, PO Box 24605,  
 West Palm Beach, FL 33416-4605  
 23868093 +Deutsche Bank National Trust Company, 1761 East Street Andrew Place,  
 Santa Ana, CA 92705-4934  
 23868094 +Discover Bank, 502 E. Market Street, Greenwood, DE 19950-9700  
 23868098 +ER Solutions, 800 SW 39th Street, Renton, WA 98057-4975  
 23868099 +ER Solutions, PO Box 9004, Renton, WA 98057-9004  
 23868100 +ER Solutions/Convergent Outsourcing, INC, Po Box 9004, Renton, WA 98057-9004  
 23868101 +++ERNEST B. FENTON, 935 175TH ST STE 100, HOMEWOOD IL 60430-2073  
 (address filed with court: Ernest B. Fenton, 935 W. 175th Street, Suite 1,  
 Homewood, IL 60430)  
 23900261 +Fair Deal of Illinois, Inc., C/O Gregory M. Reiter, 30 South Wacker Drive, Suite 1710,  
 Chicago, Illinois 60606-7593  
 23868102 +Flamm, Teibloom, & Stanko, Ltd., 20 North Clark Street, Suite 2200, Chicago, IL 60602-5113  
 23868103 +Freedman Anselmo Lindberg, 1771 W. Diehl, Suite 150, Naperville, IL 60563-4947  
 23868105 +Freedman Anselmo Lindberg LLC, Po Box 3228, Naperville, IL 60566-3228  
 23868106 +GC Services, PO Box 46960, Saint Louis, MO 63146-6960  
 23868107 +GC Services, PO Box 79, Elgin, IL 60121-0079  
 23868108 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfon,  
 Houston, TX 77081-1108  
 23868109 +Goldman and Grant, 205 W. Randolph, Chicago, IL 60606-1813  
 23868111 +Kluever & Pratt LLC, 65 E. Wacker Place, #2300, Chicago, IL 60601-7244  
 23868112 +Litton Loan Servicing, Attention: Bankruptcy, P.O. Box 24738,  
 West Palm Beach, FL 33416-4738  
 23868113 +Lowes, 990 W. Algonquin Road, Arlington Heights, IL 60005-3503  
 23868115 +Markoff Law LLC, 29 North Wacker Drive, Suite 550, Chicago, IL 60606-2851  
 23868116 +Merchants Cr, 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
 23868119 +Midland Funding, 2635 Northside Dr Ste 300, San Diego, CA 92108  
 23868124 +Ocwen Loan Servicing, 3451 Hammond Avenue, Waterloo, IA 50702-5345  
 23868123 +Ocwen Loan Servicing, P.O. Box 6440, Carol Stream, IL 60197-6440

District/off: 0752-1

User: dross  
Form ID: pdf001

Page 2 of 3  
Total Noticed: 111

Date Rcvd: Nov 12, 2015

23868122 +Ocwen Loan Servicing, Attn:Bankruptcy Dept, Po Box 24738, West Palm Beach, FL 33416-4738  
23868125 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373  
23868133 +Real Time Resolutions, Inc., Attn: CT Corporation Systems, Inc.,  
208 South LaSalle Street, 17th Fl, #814, Chicago, IL 60604-1101  
23868135 +Regional Recovery Service, 5252 Hohman, Hammond, IN 46320-1723  
23868137 +Saxon Bank, 3701 Regent Boulevard, Irving, TX 75063-2312  
23868140 +Sears, Po Box 182149, Columbus, OH 43218-2149  
23868139 Sears, 74155 Cass Avenue, Darien, IL 60561  
23868141 +Shindler Law Firm, 1990 E. Algonquin Road, Schaumburg, IL 60173-4164  
23868142 +Southpointe Condo Association, 17720 Oak Park Avenue, Tinley Park, IL 60477-3936  
23868144 +State of Illinois: Department of Revenue, PO Box 19006, Springfield, IL 62794-9006  
23868145 +Stroger Hospital - Cook County, 1901 W. Harrison Street, Chicago, IL 60612-3714  
23868146 +United Recovery Service, 18525 Torrence, Suite C6, Lansing, IL 60438-2891  
23868148 +Urban Partnership Bank, 7054 S Jeffery Boulevard, Chicago, IL 60649-2095  
23868149 +Urban Partnership Bank, 7936 S. Cottage Grove Avenue, Chicago, IL 60619-3911  
23868150 +Water Dept, 333 S. State Street, Suite LL10, Chicago, IL 60604-3957  
23868151 +Wells Fargo Bank NV N.A., Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908,  
Portland, OR 97208-3908  
23868152 +Wells Fargo Bank, N.A., 420 Montgomery Street, San Francisco, CA 94104-1298  
23868153 +Wells Fargo Bank, N.A., 801 Adlai Stevenson Drive, Springfield, IL 62703-4261  
23868154 +Wirbicki Law, 33 W. Monroe #1140, Chicago, IL 60603-5332  
23868155 +Woman Within, PO Box 659728, San Antonio, TX 78265-9728  
23868156 +World Financial Capital Bank, Po Box 183003, Columbus, OH 43218-3003  
23868158 +World Financial Network National Bank, PO Box 182782, Columbus, OH 43218-2782  
23868157 +World Financial Network National Bank, 3100 Easton Square Place, Columbus, OH 43219-6232

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23868046 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Nov 13 2015 03:02:08 Advocate Health Care,  
4440 W. 95th Street, Oak Lawn, IL 60453-2600  
23868048 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Nov 13 2015 03:02:08  
Advocate Lutheran General Hospital, PO Box 4249, Carol Stream, IL 60197-4249  
23868060 +E-mail/Text: cms-bk@cms-collect.com Nov 13 2015 02:59:06 Capital Management Services LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
23868061 +E-mail/Text: cms-bk@cms-collect.com Nov 13 2015 02:59:06 Capital Managment Services LP,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
23868063 +E-mail/Text: bankruptcy@cavps.com Nov 13 2015 03:00:41 Cavalry Portfolio Services,  
500 Summit Lake Drive, Valhalla, NY 10595-2322  
23868064 +E-mail/Text: bankruptcy@cavps.com Nov 13 2015 03:00:41 Cavalry SPV I, LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-1340  
23900273 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Nov 13 2015 03:00:26 Cook County Treasurer,  
118 N. Clark Street Suite 112, Chicago, Illinois 60602-1590  
23868096 E-mail/PDF: mrdiscen@discover.com Nov 13 2015 03:30:43 Discover Financial Services,  
2500 Lake Cook Road, Deerfield, IL 60015  
23868097 E-mail/PDF: mrdiscen@discover.com Nov 13 2015 03:30:43 Discover Financial Services LLC,  
Po Box 15316, Wilmington, DE 19850  
23898870 E-mail/PDF: mrdiscen@discover.com Nov 13 2015 03:30:43 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
23868095 +E-mail/PDF: mrdiscen@discover.com Nov 13 2015 03:30:43 Discover Financial,  
Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025  
23868110 E-mail/Text: cio.bncmail@irs.gov Nov 13 2015 02:58:54 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
23868114 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2015 03:15:36  
LVNV Funding LLC its successors & assigns, assignee of Citibank Resurgent Cap Serv,  
PO Box 10587, Greenville, SC 29603-0587  
23868118 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2015 02:59:39 Midland Credit Management, Inc.,  
8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
23868117 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2015 02:59:39 Midland Credit Management, Inc.,  
8875 Aero Drive, San Diego, CA 92123-2255  
23868120 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2015 02:59:39 Midland Funding,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
23868121 +Fax: 407-737-5634 Nov 13 2015 05:01:35 Ocwen Loan, 1661 Worthington Road, Suite 100,  
West Palm Beach, FL 33409-6493  
23868126 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2015 03:12:56  
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
23868127 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2015 03:15:31  
Portfolio Recovery Associates, Po box 12914, Norfolk, VA 23541  
23868128 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2015 03:14:18  
Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541  
23868129 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2015 03:15:31  
Portfolio Recovery Associates, Inc, 120 Corporate Boulevard, Norfolk, VA 23502-4962  
23868134 E-mail/Text: bkdepartment@rtresolutions.com Nov 13 2015 03:00:20  
Real Time Resolutions, Inc., PO Box 36655, Dallas, TX 75235  
23868131 +E-mail/Text: bkdepartment@rtresolutions.com Nov 13 2015 03:00:20 Real Time Resolutions,  
1349 Empire Central Dr S, Dallas, TX 75247-4029  
23868132 +E-mail/Text: bkdepartment@rtresolutions.com Nov 13 2015 03:00:20 Real Time Resolutions,  
1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029  
23868136 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2015 03:16:17 Sams Club, Attn. Bankruptcy,  
PO Box 105968, Atlanta, GA 30348-5968  
23868143 +E-mail/Text: appebnmailbox@sprint.com Nov 13 2015 02:59:35 Sprint, PO Box 3827,  
Englewood, CO 80155-3827



District/off: 0752-1

User: dross  
Form ID: pdf001

Page 3 of 3  
Total Noticed: 111

Date Rcvd: Nov 12, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23868147 +E-mail/Text: bnc@ursi.com Nov 13 2015 02:58:15 United Recovery Systems, LP,  
P.O. Box 722929, Houston, TX 77272-2929

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23868083 City of Chicago, c/o Markoff & Krasny, 29 N. Wacker Drive, # 550  
23868130 Publishers Consoliated, Magazine Subscription  
23868080 ##+City of Chicago, 33 N. LaSalle Street, Suite 700, Chicago, IL 60602-3421  
23868076 ##+City of Chicago, Water Bill, 33 N. LaSalle Street, Suite 700, Chicago, IL 60602-3421  
23868084 ##+City of Chicago Department of Finance, 33 N. LaSalle, Suite 700, Chicago, IL 60602-3421  
23868104 ##+Freedman Anselmo Lindberg, 1807 West Diehl Road, Suite 333, Naperville, IL 60563-1890  
23868138 ##+Saxon Mortgage Service, 2700 Airport Freeway, Fort Worth, TX 76111-2332

TOTALS: 2, \* 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2015

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 11, 2015 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Paul M Bach on behalf of Debtor Sheldon A Williams ecfbach@gmail.com,  
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;m  
badwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexp  
ress.info  
Sachin P. Shah on behalf of Creditor Urban Partnership Bank sshah@chuhak.com,  
rsaldivar@chuhak.com  
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 4